

Fill in this information to identify your case:

Debtor 1	<u>Nicholas</u>	<u>R</u>	<u>Paolino</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Northern</u>	District of:	<u>Illinois</u>
			(state)
Case number (if known)	<u>19-08193</u>		

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 8	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$700.00 per month for 36 month(s)

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

Debtor 1 Nicholas R Paolino Case number 19-08193
First Name Middle Name Last Name (if known)

2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply.

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.
☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
☐ Debtor(s) will treat income tax refunds as follows:

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$25,200.00

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check all that apply.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage	Estimated total payments by trustee
<u>ARVEST CENTRAL MORTGAG</u>	<u>7613 Sugar Maple Drive, Plainfield, IL 60586</u>	<u>\$5,555.56</u>	<u>\$12,000.00</u>	<u>0.00%</u>	<u>\$333.34</u>	<u>\$12,000.00</u>
Disbursed by:						
<input type="checkbox"/> Trustee						
<input checked="" type="checkbox"/> Debtor(s)						
<u>CAPITAL ONE AUTO FINAN</u>	<u>Jeep Cherokee 2016</u>	<u>\$377.78</u>	<u>\$0.00</u>	<u>0.00%</u>	<u>\$0.00</u>	<u>\$0.00</u>
Disbursed by:						
<input type="checkbox"/> Trustee						
<input checked="" type="checkbox"/> Debtor(s)						

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Name of creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage	Estimated total payments by trustee
<u>Clublands of Joliet</u>	<u>7613 Sugar Maple Drive, Plainfield, IL 60586</u>	<u>\$6,638.89</u>	<u>\$1,200.00</u>	<u>0.00%</u>	<u>\$33.34</u>	<u>\$1,200.00</u>

Disbursed by:

☐ Trustee
☒ Debtor(s)

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3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

☒ The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
ALLY FINANCIAL	\$26,152.00	Jeep Cherokee 2016	\$13,600.00		\$13,600.00	8.00%	\$275.76	\$16,545.60

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

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3.4 Lien avoidance.

Check one.

☒ **None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

3.5 Surrender of collateral.

Check one.

☒ **None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

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Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 6.00% of plan payments; and during the plan term, they are estimated to total \$1,512.00

4.3 Attorney's fees

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$4,003.23

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

- ☐ The sum of
- ☒ 10.00% of the total amount of these claims, an estimated payment of \$3,900.20
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$0.00 Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

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5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

☒ **None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

5.3 Other separately classified nonpriority unsecured claims. *Check one.*

☒ **None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*

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Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon.

Check the applicable box:

- ☐ plan confirmation.
☒ entry of discharge
☐ other

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Commencing 30 days after the filing of the petition, ALLY FINANCIAL shall receive pre-confirmation adequate protection payments in the amount of \$166.00 per month.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below; otherwise the Debtor(s) signatures are optional. The attorney for the Debtor(s), if any, must sign below.

X

Signature of Debtor 1

Executed on _____
MM / DD / YYYY

X

Signature of Debtor 2

Executed on _____
MM / DD / YYYY

X

/s/ Michael Spangler

Signature of Attorney for Debtor(s)

Date 3/22/2019
MM / DD / YYYY

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$13,200.00</u>
b.	Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$16,545.60</u>
c.	Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d.	Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e.	Fees and priority claims <i>(Part 4 total)</i>	<u>\$5,515.23</u>
f.	Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$3,900.20</u>
g.	Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h.	Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i.	Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j.	Nonstandard payments <i>(Part 8, total)</i>	+ \$0.00
Total of lines a through j		<div><u>\$39,161.03</u></div>

Certificate of Notice Page 10 of 11
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Nicholas R Paolino
 Debtor

Case No. 19-08193-PSH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: carmstead
 Form ID: pdf001

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Mar 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2019.

db
 27671388 +Nicholas R Paolino, 7613 Sugar Maple Drive, Plainfield, IL 60586-4145
 27671391 +ARVEST CENTRAL MORTGAG, 1501 S MAIN ST, LITTLE ROCK, AR 72202-5037
 27671424 +BANK OF AMERICA, 450 American St, Simi Valley, CA 93065-6285
 27671401 +CHRYSLER Capital, PO BOX 961275, FORT WORTH, TX 76161-0275
 27671426 +CREDIT FIRST N A, 6275 EASTLAND RD, BROOKPARK, OH 44142-1399
 27671430 +Clublands of Joliet, 1429 Essington Rd, c/o AMG Management Group, Joliet, IL 60435-2873
 27671409 +Convergent, po box 1022, Wixom, MI 48393-1022
 27671428 +FIFTH THIRD BANK, PO Box 9013, Addison, TX 75001-9013
 27671389 +IL Tollway, 2700 Ogden Ave, Downers Grove, IL 60515-1703
 27671419 +KLUEVER & PLATT LLC, 150 N Michigan Ave Suite 2600, Chicago, IL 60601-8500
 27671429 +Keay & Costello, P.C., 128 S. County Farm Road, Wheaton, IL 60187-2400
 27671392 Loyola University Health System, PO Box 3021, Bellwood, IL 60104
 27671422 +NATIONAL CREDIT ADJUST, 327 W 4TH AVE, HUTCHINSON, KS 67501-4842
 +Professional Account Management, Po Box 752, PAM LLC - IL Tollway - Unpaid Tolls,
 Milwaukee, WI 53201-0752
 27671414 +Santander Bank, N.A., 865 BROOK ST, ROCKY HILL, CT 06067-3444
 27671411 +Santander Consumer USA, ATT POC: Janiscia Jackson PO Box 961245, Fort Worth, TX 76161-0244
 27671402 +TNB - TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
 27671415 +ZALE DELAWAR, PO BOX 4485, BEAVERTON, OR 97076-4485

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27671423 +E-mail/Text: ally@ebn.phinsolutions.com Mar 26 2019 07:13:02 ALLY FINANCIAL,
 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
 27671420 +E-mail/Text: Harris@ebn.phinsolutions.com Mar 26 2019 07:15:54 Arnold Scott Harris PC,
 111 W Jackson # 600, Chicago, IL 60604-3517
 27671407 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2019 02:30:08 CAP1/MNRDS,
 90 CHRISTIANA RD, NEW CASTLE, DE 19720-3118
 27671395 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2019 02:30:08
 CAPITAL ONE BANK USA N, PO BOX 85520, RICHMOND, VA 23285
 27671390 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 26 2019 02:30:10 CAPITAL ONE AUTO FINAN,
 PO Box 4360, Houston, TX 77210-4360
 27671404 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2019 02:30:50 CAPITAL ONE/CARSONS,
 PO Box 5253, Carol Stream, IL 60197-5253
 27671400 +E-mail/Text: contact@csicollects.com Mar 26 2019 07:15:52 CERTIFED SVC,
 1733 WASHINGTON ST 201, WAUKEGAN, IL 60085-5179
 27671408 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 26 2019 07:13:45 COMENITY BANK/FASHBUG,
 PO BOX 182272, COLUMBUS, OH 43218-2272
 27671416 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 26 2019 07:13:45 COMENITYBANK/NY&CO,
 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873
 27671397 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 26 2019 02:29:37 CREDIT ONE BANK NA,
 PO BOX 98875, LAS VEGAS, NV 89193-8875
 27671427 +E-mail/Text: Harris@ebn.phinsolutions.com Mar 26 2019 07:15:54
 City of Chicago - Dept. of Finance, 111 W. Jackson Blvd, 600, Chicago, IL 60604-3517
 27671394 +E-mail/Text: bknotice@ercbpo.com Mar 26 2019 07:14:27 ENHANCED RECOVERY CO L,
 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412
 27671421 +E-mail/Text: Harris@ebn.phinsolutions.com Mar 26 2019 07:15:54 Harris & Harris LTD,
 111 West Jackson Boulevard Suite 400, Chicago, IL 60604-4135
 27671405 +E-mail/Text: BKRMailOPS@weltman.com Mar 26 2019 07:13:41 KAY JEWELERS/GENESIS,
 375 Ghent Road, Fairlawn, OH 44333-4600
 27671396 +E-mail/Text: bncnotices@becket-lee.com Mar 26 2019 07:13:12 KOHLS/CAPONE, PO BOX 3115,
 MILWAUKEE, WI 53201-3115
 27671425 +E-mail/Text: rcpsbankruptcyntices@parallon.com Mar 26 2019 07:15:47 MEDICREDIT, INC,
 PO BOX 1629, MARYLAND HEIGHTS, MT 63043-0629
 27671398 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 26 2019 07:14:13 MIDLAND FUNDING, PO Box 13105,
 Roanoke, VA 24031-3105
 27671393 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 26 2019 02:30:09
 PORTFOLIO RECOV ASSOC, PO Box 41067, Norfolk, VA 23541-1067
 27671410 +E-mail/Text: elevate@ebn.phinsolutions.com Mar 26 2019 07:15:53 RISE, PO Box 101808,
 Fort Worth, TX 76185-1808
 27671406 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:30:45 SYNCB/EMPIRE HOME SRVC,
 C/O PO BOX 965036, ORLANDO, FL 32896-0001
 27671417 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:30:03 SYNCB/JCP, PO BOX 965007,
 Orlando, FL 32896-5007
 27671412 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:30:04 SYNCB/MEIJER DC, PO BOX 965005,
 ORLANDO, FL 32896-5005
 27671418 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:30:45 SYNCB/WALMAR, PO BOX 965024,
 ORLANDO, FL 32896-5024
 27671413 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:29:32 SYNCB/WALMART, Po Box 530927,
 Atlanta, GA 30353-0927
 27671403 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:29:32 SYNCB/WHITEHALL,
 C/O PO BOX 965036, ORLANDO, FL 32896-0001
 27675508 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2019 02:30:45 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0752-1

User: carmstead
Form ID: pdf001

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Total Noticed: 45

Date Rcvd: Mar 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

27671399 +E-mail/Text: tidewaterlegalebn@twcs.com Mar 26 2019 07:13:26 TIDEWATER CREDIT SERVI,
6520 INDIAN RIVER RD, VIRGINIA BEACH, VA 23464-3439

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Glenn B Stearns stearns_g@lisle13.com
Jessica M Kim on behalf of Debtor 1 Nicholas R Paolino jkim@semradlaw.com,
ilnb.courtview@SLFCourtview.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3